

IN THE CLAIMS:

The below listed set of claims replaces all listings previously submitted.

1. (Currently Amended) A financial transaction method between a customer and a terminal, ~~said customer being equipped with a mobile radio telephone which can be used in a mobile radio network, said mobile radio telephone comprising a mobile device and a removable identification module, in which at least a customer identification and a monetary amount can be stored, said monetary amount being able to be reloaded through secured reloading documents from a service center, wherein said reloading documents are transmitted by means of digital messages via said mobile radio network, said method comprising:~~

transmitting, from said an identification module of [said] a mobile radio telephone of said customer, said a customer identification, via a contactless interface between said identification module and said terminal, to a contactless transceiver of said terminal, wherein

said mobile radio telephone is employed in a mobile radio network and
comprises a mobile device and said identification module wherein said identification
module is removable and stores at least the customer identification and a monetary
amount, and

said monetary amount is able to be reloaded through secured reloading
documents from a service center, wherein said reloading documents are transmitted by
means of digital messages via said mobile radio network;

checking, by said terminal upon receiving said customer identification, authorization of said customer identified by means of said transmitted customer identification to carry out a financial transaction, wherein said checking takes place with authorization data stored in said terminal and periodically updated via a ~~public switched telephone~~ network;

transmitting, from said identification module of said mobile radio telephone, an electronic transaction amount to said terminal via said contactless interface;

charging the stored monetary amount based on said transmitted transaction amount;

preparing, in said terminal, a transaction document, which contains said customer identification, a terminal identification as well as an indication of said transaction amount; electronically signing said transaction document by said terminal;

transmitting, upon successful checking authorization of said customer, said

transaction document to the service center via said ~~public switched telephone~~ network; checking, by said service center, said electronic signature of said terminal; and paying into an account of said terminal, if said electronic signature corresponds to an authorized terminal.

2. (Previously Presented) The transaction method according to claim 1, wherein said service center operates a control account for said customer, wherein said control account stores the value of said monetary amount that is also stored in said identification module and is updated when said monetary amount is reloaded and when said transaction document is received.

3. (Previously Presented) The transaction method according to claim 2, wherein said transaction document is directed to said service center by a clearing unit.

4. (Previously Presented) The transaction method according to claim 1, wherein data transmitted from said mobile radio telephone to said terminal via said contactless interface is provided with an electronic signature of said identification module.

5. (Previously Presented) The transaction method according to claim 4, wherein said electronic signature of said identification module is checked in said terminal.

6. (Previously Presented) The transaction method according to claim 4, wherein said electronic signature of said identification module is passed on to said service center by said terminal and is checked by said service center.

7. (Currently Amended) The transaction method according to claim 1, wherein said transaction document can be transmitted in a batch mode to said service center via said ~~public switchehd telephone~~ network.

8. (Currently Amended) The transaction method according to claim 1, wherein said terminal contains a customer black list, which can be updated by said service center via said ~~public switched telephone~~ network and through which the transaction is interrupted if the received customer identification is included in said customer black list.

9. (Previously Presented) The transaction method according to claim 1, wherein said service center can disable said identification module by means of a customer blocking document transmitted via said mobile radio network.

10. (Currently Amended) The transaction method according to claim 1, wherein said service center can disable said terminal by means of a terminal blocking document transmitted via said ~~public switched telephone~~ network.

11. (Previously Presented) The transaction method according to claim 1, wherein said identification module is a subscriber identity module.

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12. (Previously Presented) The transaction method according to claim 2, wherein said identification module is a transponder.

13. (Previously Presented) The transaction method according to claim 1, wherein said identification module communicates with said terminal via an integrated inductance in said identification module.

14. (Previously Presented) The transaction method according to claim 1, wherein said identification module communicates with said terminal by means of an inductance integrated into said mobile device.

15. (Previously Presented) The transaction method according to claim 1, wherein said identification module communicates with said terminal by means of an infrared transceiver integrated into said mobile device.

16. (Previously Presented) The transaction method according to claim 1, wherein at least a portion of data, transmitted between said terminal and said identification module via said contactless interface, is encrypted and/or signed.

17. (Previously Presented) The transaction method according to claim 1, wherein said transaction document is encrypted.

18. (Previously Presented) The transaction method according to claim 17, wherein

said transaction document is not decrypted during the transmission.

19. (Previously Presented) The transaction method according to claim 17, wherein data elements needed for the clearing in said clearing unit are not encrypted, so that said clearing unit does not have to decrypt said transaction document.

20. (Previously Presented) The transaction method according to claim 1, wherein said transaction document is encrypted using a symmetrical algorithm that uses a session key encrypted using an asymmetrical algorithm.

21. (Currently Amended) The transaction method according to claim 1, wherein said transaction document transmitted via said ~~public switched telephone~~ network is certified and/or signed.

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22. Canceled

23. (Previously Presented) The transaction method according to claim 1, wherein said transaction document can be read or captured in said mobile device.

24. (Previously Presented) The transaction method according to claim 1, wherein said service center stores a terminal black list, and wherein the transaction corresponding to said transaction document is interrupted if the received terminal identification is included in said terminal black list.

25. (Previously Presented) The transaction method according to claim 1, wherein said service center stores a customer black list, and wherein the transaction corresponding to said transaction document is interrupted if said customer identification is included in said customer black list.

26. (Previously Presented) The transaction method according to claim 1, wherein said identification module includes data recording transactions that have been carried out, and wherein said service center can access said data.